

## CM Invention: Exclusive Distinguishing Features and Claims

The following is a report on certain of the "CM Features and Claims" which are exclusive to the CM invention and not found in any of the Professional Patent Search prior Patents:

2. None are designed or functional for sending someone unplanned emergency cash.
4. None provides for sending cash from a credit card or debit card without a pre-established relationship between the sender and the invention.
5. None provide for the initial transfer to be processed as if it was a physical withdrawal from any ATM.
6. CM has created the lowest cost system to operate and to provide the service of sending someone unplanned emergency cash.
7. The CM business process invented provides the quickest and easiest way to send someone unplanned emergency cash.
8. None provided a method to initiate the transaction and to complete the sending of cash without leaving one's home.
9. None provided a system which operates exclusively with the least expensive ATM transaction processing technologies.
10. None provide a system which does not require a unique proprietary input device to implement their services.
11. No other system provides the simplicity and the cost efficient method of simultaneous input transfer of the cash sent to the safety and security of a bank escrow account.
12. No other system specifically provides for the random assignment of a 9-digit account number.
13. None provide the simple and inexpensive security of one billion account numbers, only a relatively small percentage of which will have access to funds at any given time while pending the receipt of the emergency cash by the intended recipient.
14. No other system provides the virtually absolute security from fraudulent access accomplished with the CM invention, without expensive and complex security measures, by limiting random searching, for a small percentage at any given time, of the one billion possible account numbers.
15. No other patent or disclosure provides for the business process of a deposit to a safe escrow account under an escrow contractual agreement to pay upon proper ATM transmission of the 9-digit account number.
18. No other system contemplated the licensing and integration of a foreign exchange computation and settlement system to implement an ATM pay-out, in other than the currency of origin, at the current rate of exchange at the time of the pay-out. The CM system is more fair to the consumer. In addition, it retains the fully automated integrity and the low operational cost of the CM invention without the risk associated with currency fluctuations.

CM is substantially different from each of the prior patents. To the extent that any patent touches upon cash transfers, the CM system invented is, as a whole, a new and useful improvement and provides a method and service which none of the others provide. This report addresses only those aspects which are entirely unique to the CM invention.

S/Michael D. Battaglini

Michael D. Battaglini

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